

Fill in this information to identify your case and this filing:

Debtor 1 Anna LEE
First Name Middle Name Last Name
Debtor 2
(Spouse if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the Western District of Washington
Case number 18-14858-TWD

FILED

2019 JAN 10 PM 2:36

M. L. HATCHER, CLK
U.S. BANKRUPTCY COURT
W.D. OF WA AT SEATTLE

BY _____ Check if this is an amended filing ☒

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1 Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No Go to Part 2
☒ Yes Where is the property?

11 8525 S 115TH PL
Street address, if available, or other description

Seattle WA 98178
City State ZIP Code

King
County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number 118 0001520

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$360,000 Current value of the portion you own? \$472,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known

☐ Check if this is community property (see instructions)

If you own or have more than one, list here

12 6955 S. Rustic RD
Street address, if available, or other description

Seattle WA 98178
City State ZIP Code

King
County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$400,000 Current value of the portion you own? \$370,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known

50% of Property is Gift

☐ Check if this is community property (see instructions)

Debtor 1

Anna LEE
 First Name Middle Name Last Name

Case number (if known)

18-14858-TWD

13

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number _____

2 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here



\$ 760,000

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G Executory Contracts and Unexpired Leases*

3 Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

31 Make

Model

Year

Approximate mileage

Other information

Dodge Caravan
Van
1999
100,000

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? Current value of the portion you own?

\$ 2,600 \$ 2,600

☐ Check if this is community property (see instructions)

If you own or have more than one, describe here

32 Make

Model

Year

Approximate mileage

Other information

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

☐ Check if this is community property (see instructions)

Debtor 1

Anna
First Name Middle Name

LEE
Last Name

Case number (if known) 18-14858-TWD

3.3 Make _____
Model _____
Year _____
Approximate mileage _____
Other information _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

3.4 Make _____
Model _____
Year _____
Approximate mileage _____
Other information _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

4 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No
☐ Yes

4.1 Make _____
Model _____
Year _____
Other information _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

If you own or have more than one, list here

4.2 Make _____
Model _____
Year _____
Other information _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

→ \$ 2,600

Anna Lee
 First Name Middle Name Last Name

Case number (if known) 18-14858-TWD

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured claims
or exemptions

6 Household goods and furnishings

Examples Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes Describe

Appliances, Furnitures, Kitchenware, Linens,
China

\$ 2,000

7 Electronics

Examples Televisions and radios, audio, video, stereo, and digital equipment, computers, printers, scanners, music collections, electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes Describe

T.V, Sewing Machine

\$ 2300

8 Collectibles of value

Examples Antiques and figurines, paintings, prints, or other artwork, books, pictures, or other art objects, stamp, coin, or baseball card collections, other collections, memorabilia, collectibles

☒ No

☐ Yes Describe

\$ _____

9 Equipment for sports and hobbies

Examples Sports, photographic, exercise, and other hobby equipment, bicycles, pool tables, golf clubs, skis, canoes and kayaks, carpentry tools, musical instruments

☒ No

☐ Yes Describe

\$ _____

10 Firearms

Examples Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes Describe

\$ _____

11 Clothes

Examples Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes Describe

\$ 500

12 Jewelry

Examples Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes Describe

\$ 1600

13 Non-farm animals

Examples Dogs, cats, birds, horses

☒ No

☐ Yes Describe

\$ _____

14 Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes Give specific
information

\$ _____

15 Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3 Write that number here

\$ 6,400

Anna
First Name

Middle Name

LEE
Last Name

18-14858-TWD

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions

16 Cash

Examples Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☒ Yes

Cash

\$ 200

17 Deposits of money

Examples Checking, savings, or other financial accounts, certificates of deposit, shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each

☐ No
☒ Yes

Institution name

17.1 Checking account

Chase BANK

\$ 2,000

17.2 Checking account

Chase BANK

\$

17.3 Savings account

Chase BANK

\$ 25,000

17.4 Savings account

\$

17.5 Certificates of deposit

\$

17.6 Other financial account

\$

17.7 Other financial account

\$

17.8 Other financial account

\$

17.9 Other financial account

\$

18 Bonds, mutual funds, or publicly traded stocks

Examples Bond funds, investment accounts with brokerage firms, money market accounts

☒ No
☐ Yes

Institution or issuer name

\$

\$

\$

19 Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No
☐ Yes Give specific information about them

Name of entity

% of ownership

0% % \$

0% % \$

0% % \$

Anna LEE
 First Name Middle Name Last Name

20 Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them

☒ No

☐ Yes Give specific
information about
them

Issuer name

\$ _____
 \$ _____
 \$ _____

21 Retirement or pension accounts

Examples Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes List each
account separately

Type of account

Institution name

401(k) or similar plan

Pension plan

IRA

Retirement account

Keogh

Additional account

Additional account

\$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

22 Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes

Institution name or individual

Electric

Gas

Heating oil

Security deposit on rental unit

Prepaid rent

Telephone

Water

Rented furniture

Other

\$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

23 Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes

Issuer name and description

\$ _____
 \$ _____
 \$ _____

Debtor 1

Anna
First Name Middle Name

Lee
Last Name

Case number (if known)

18-14858-TWD

24 Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1)

- ☒ No
☐ Yes

Institution name and description Separately file the records of any interests 11 U.S.C. § 521(c)

\$ _____

\$ _____

\$ _____

25 Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☒ No
☐ Yes Give specific information about them

\$ _____

26 Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes Give specific information about them

\$ _____

27 Licenses, franchises, and other general intangibles

Examples Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes Give specific information about them

\$ _____

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions

28 Tax refunds owed to you

- ☒ No
☐ Yes Give specific information about them, including whether you already filed the returns and the tax years

_____ Federal	\$ _____
_____ State	\$ _____
_____ Local	\$ _____

29 Family support

Examples Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes Give specific information

_____ Alimony	\$ _____
_____ Maintenance	\$ _____
_____ Support	\$ _____
_____ Divorce settlement	\$ _____
_____ Property settlement	\$ _____

30 Other amounts someone owes you

Examples Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits, unpaid loans you made to someone else

- ☒ No
☐ Yes Give specific information

\$ _____

Debtor 1

Anna Lee
 First Name Middle Name Last Name

Case number (if known) 18-14858-TWD**31 Interests in insurance policies**

Examples Health, disability, or life insurance, health savings account (HSA), credit, homeowner's, or renter's insurance

☒ No
☐ Yes Name the insurance company of each policy and list its value

Company name

Beneficiary

Surrender or refund value

\$ _____
 \$ _____
 \$ _____

32 Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No
☐ Yes Give specific information

\$ _____

33 Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples Accidents, employment disputes, insurance claims, or rights to sue

☐ No
☒ Yes Describe each claim
10/23/2018

Case pending w/ ATTY office -
Car accident -
\$ 2,100

34 Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims
☒ No
☐ Yes Describe each claim

\$ _____

35 Any financial assets you did not already list
☒ No
☐ Yes Give specific information

\$ _____

36 Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4 Write that number here

→ \$ 38,700

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37 Do you own or have any legal or equitable interest in any business-related property?**
☒ No Go to Part 6
☐ Yes Go to line 38

Current value of the portion you own?
 Do not deduct secured claims or exemptions

38 Accounts receivable or commissions you already earned
☒ No
☐ Yes Describe

\$ _____

39 Office equipment, furnishings, and supplies

Examples Business-related computers software modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No
☐ Yes Describe

\$ _____

#18-14858-TWD

STATE OF WASHINGTON
POLICE TRAFFIC
COLLISION REPORT

1591971

REPORT NO. **E853639**

INTERSTATE <input type="checkbox"/>	CITY STREET <input checked="" type="checkbox"/>	FIRE RESULTED <input type="checkbox"/>
STATE ROUTE <input type="checkbox"/>	OTHER <input type="checkbox"/>	STOLEN VEHICLE <input type="checkbox"/>
COUNTY RD <input type="checkbox"/>	PRIVATE WAY <input type="checkbox"/>	HIT & RUN INVOLVED <input type="checkbox"/>

TRIBAL RESERVATION

CASE #	18-13185
LOCAL AGENCY CODING	4100
TOTAL # OF UNITS	02
OBJECT STRUCK	

M M D D Y Y Y Y	TIME (2400)	COUNTY #	MILES	CITY #
DATE OF COLLISION 10 - 23 - 2018	1833	17		1070

ON (PRIMARY TRAFFIC WAY) INTERSECTION <input type="checkbox"/> NON-INTERSECTION <input checked="" type="checkbox"/>	BLOCK NO <input checked="" type="checkbox"/>	100
RAINIER AVE S	MILE POST <input type="checkbox"/>	

DISTANCE	MILES	OF (REFERENCE OR CROSS STREET)

UNIT 01	MOTOR VEHICLE <input checked="" type="checkbox"/>	PEDAL CYCLE <input type="checkbox"/>	DAMAGE THRESHOLD MET YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	PHONE D 2069026090
---------	---	--------------------------------------	--	--------------------

LAST NAME	SUBELBIA	FIRST NAME	ALAINA	MIDDLE INITIAL	M
-----------	----------	------------	--------	----------------	---

STREET NEW ADDRESS	454 SENECA AVE NW
--------------------	-------------------

CITY	RENTON	ST	WA	ZIP	980573464
------	--------	----	----	-----	-----------

CDL	RESTRICTIONS	B, J	ENDORSEMENTS
-----	--------------	------	--------------

DRIVER'S LICENSE #	SUBELAM201KD	STATE	WA	SEX	F	D.O.B. MMDDYYYY	05 - 04 - 1980
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ON DUTY <input type="checkbox"/>	STATUS	AIRBAG	6	RESTR	9	EJECT	1	HELMET USE	2	INJURY CLASS	1	NATURE OF INJURIES
----------------------------------	--------	--------	---	-------	---	-------	---	------------	---	--------------	---	--------------------

LICENSE PLATE #	BGY8968	STATE	WA	VIN#	19UUB2F50FA007433
-----------------	---------	-------	----	------	-------------------

TRAILER PLATE #	STATE	TRAILER PLATE #	STATE
-----------------	-------	-----------------	-------

VEH YEAR	2015	MAKE	ACUR	MODEL	TLX	STYLE	SD	VEHICLE TOWED YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	TOWED BY	GOVT VEHICLE YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
----------	------	------	------	-------	-----	-------	----	---	----------	--

REGISTERED OWNER INFO ALAINA SUBELBIA 454 SENECA AVE NW RENTON WA 98057

LIABILITY INSURANCE IN EFFECT <input type="checkbox"/>	INSURANCE CO & POLICY #	COAST NATIONAL 000567763507
--	-------------------------	-----------------------------

VEHICLE LEGALLY STANDING YES <input type="checkbox"/> NO <input type="checkbox"/>	CITATION #	8Z1000717	CHARGE	PROH/IMPROPER TURN
---	------------	-----------	--------	--------------------

UNIT 02	MOTOR VEHICLE <input checked="" type="checkbox"/>	PEDAL CYCLE <input type="checkbox"/>	PEDESTRIAN <input type="checkbox"/>	PROPERTY OWNER <input type="checkbox"/>	DAMAGE THRESHOLD MET YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	PHONE D 2068332759
---------	---	--------------------------------------	-------------------------------------	---	--	--------------------

LAST NAME	LEE	FIRST NAME	ANNA	MIDDLE INITIAL	N
-----------	-----	------------	------	----------------	---

STREET NEW ADDRESS	8525 S 115TH PL
--------------------	-----------------

CITY	SEATTLE	ST	WA	ZIP	981783921
------	---------	----	----	-----	-----------

CDL	RESTRICTIONS	ENDORSEMENTS
-----	--------------	--------------

DRIVER'S LICENSE #	LEE**A*452QT	STATE	WA	SEX	F	D.O.B. MMDDYYYY	11 - 30 - 1955
--------------------	--------------	-------	----	-----	---	-----------------	----------------

ON DUTY <input type="checkbox"/>	STATUS	AIRBAG	3	RESTR	3	EJECT	1	HELMET USE	2	INJURY CLASS	7	NATURE OF INJURIES	CHEST PAIN
----------------------------------	--------	--------	---	-------	---	-------	---	------------	---	--------------	---	--------------------	------------

LICENSE PLATE #	AKU0635	STATE	WA	VIN#	1N4BU31F0PC221341
-----------------	---------	-------	----	------	-------------------

TRAILER PLATE #	STATE	TRAILER PLATE #	STATE
-----------------	-------	-----------------	-------

VEH YEAR	1993	MAKE	NISS	MODEL	ALTIMA	STYLE		VEHICLE TOWED YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	TOWED BY	GOVT VEHICLE YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
----------	------	------	------	-------	--------	-------	--	---	----------	--

REGISTERED OWNER INFO THYLY 6514 119TH AVE NE KIRKLAND WA 98033

LIABILITY INSURANCE IN EFFECT <input checked="" type="checkbox"/>	INSURANCE CO & POLICY #	FARMERS 103000071
---	-------------------------	-------------------

VEHICLE LEGALLY STANDING YES <input type="checkbox"/> NO <input type="checkbox"/>	CITATION #	CHARGE
---	------------	--------

OFFICER'S NAME (PRINT)	D LAMOTHE	BADGE OR ID #	11677	AGENCY	WA0171300
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PART A 3000-345 159 R (7/06)

Case 18-14858-TWD Doc 16 Filed 01/10/19 Ent. 01/10/19 15:20:26 Pg. 9 of 38

PAGE 01 OF 4



STATE OF WASHINGTON
POLICE TRAFFIC
COLLISION REPORT



1591972

CORRECTION

REPORT NO. **E853639**

CASE # **18-13185**

ADDITIONAL PERSONS INVOLVED (PASSENGERS AND/OR WITNESSES ONLY)

NAME (LAST FIRST MIDDLE INITIAL)													
ADDRESS & PHONE #										SEX	D.O.B. MMDDYYYY		
PASSENGER <input type="checkbox"/>	WITNESS <input type="checkbox"/>	UNIT #		SEAT POS.		AIRBAG	RESTR.	EJECT	HELMET USE	INJURY CLASS	NATURE OF INJURIES		
NAME (LAST FIRST MIDDLE INITIAL)													
ADDRESS & PHONE #										SEX	D.O.B. MMDDYYYY		
PASSENGER <input type="checkbox"/>	WITNESS <input type="checkbox"/>	UNIT #		SEAT POS.		AIRBAG	RESTR.	EJECT	HELMET USE	INJURY CLASS	NATURE OF INJURIES		
NAME (LAST FIRST MIDDLE INITIAL)													
ADDRESS & PHONE #										SEX	D.O.B. MMDDYYYY		
PASSENGER <input type="checkbox"/>	WITNESS <input type="checkbox"/>	UNIT #		SEAT POS.		AIRBAG	RESTR.	EJECT	HELMET USE	INJURY CLASS	NATURE OF INJURIES		

NARRATIVE

Please see subsequent narrative pages

I CERTIFY (DECLARE) UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF WASHINGTON THAT THE FOREGOING IS TRUE AND CORRECT (RCW 9A.72.085)

D LAMOTHE

10-23-18 07 37 PM

INVESTIGATING OFFICER'S SIGNATURE

UNIT OR DIST DET

DATED

PLACE SIGNED

APPROVED BY

J AWAI 5252

DATE

10/27/2018 10 27 40 AM

BADGE OR ID # **11677**

ORI # **WA0171300**

TIME POLICE DISPATCHED **6 35 PM**

TIME POLICE ARRIVED **6 40 PM**

PART B 3000-345-160 R (7/06)

PAGE **2** OF **4**

NARRATIVE

On 10/23/2018 at approximately 1835 hours, I was dispatched to the 100 block of Rainier Ave S, in the City of Renton, County of King, State of Washington, reference a two vehicle collision.

Upon arrival, I observed Vehicle #1 stopped straddling the sidewalk on the east side of Rainier Ave S. Vehicle #2 was stopped in the #2 lane, which is the middle northbound lane of travel. Vehicle #2 had moderate damage to the front of the vehicle and Driver #2 was still inside the vehicle

I approached the driver of Vehicle #1, identified via WADL as Alaina M. Subelbia (DOB 5/4/1980), and asked what happened. Subelbia stated she was traveling south on Rainier Ave S and attempted to make a left hand turn into the Buddy's parking lot. She states Vehicle #2 was speeding and hit her vehicle. Subelbia did not sustain any injuries

Vehicle #1 sustained moderate damage to the front passenger side of the vehicle and both the front and side airbags deployed.

I then spoke with the driver of Vehicle #2, identified via WADL as Anna Lee (DOB 11/30/1955). Lee stated she was traveling north on Rainier Ave S when Vehicle #1 made a left hand turn in front of her and she was unable to avoid the vehicle. Lee was transported to Valley Medical Center for chest pain

Vehicle #2 sustained heavy front end damage and airbag deployment

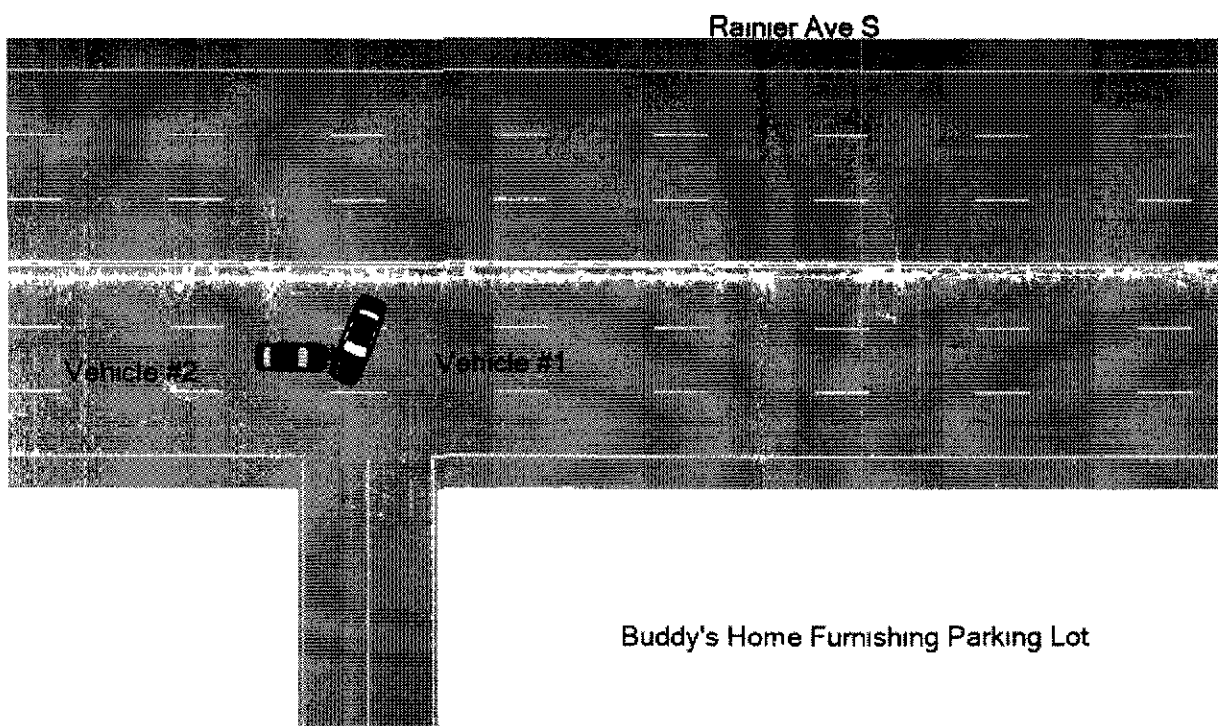
A witness, Michael Donahue (DOB 4/7/1977), stated he was behind Vehicle #1 travelling southbound and he observed Vehicle #1 make a left hand turn in front of Vehicle #2.

By making a left hand turn in front of on coming traffic at a time when it was not safe to do so, Subelbia committed an Improper Left Turn. A citation was forwarded to the prosecutor's office

I declare under penalty of perjury under the laws of the State of Washington that the foregoing is true and correct.

Electronically signed by D. Lamothe 11677 on 10/23/2018 at 1934 hours in Renton, WA.

Diagram Not To Scale



Anna

Middle Name

LEE

Last Name

18-14858-TWD**40 Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**☒ No☐ Yes Describe

\$ _____

41 Inventory☒ No☐ Yes Describe

\$ _____

42 Interests in partnerships or joint ventures☒ No☐ Yes Describe

Name of entity

% of ownership

%

\$ _____

%

\$ _____

%

\$ _____

43 Customer lists, mailing lists, or other compilations☒ No☐ Yes Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes Describe

\$ _____

44 Any business-related property you did not already list☒ No☐ Yes Give specific information

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

45 Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here\$ 0**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In**
If you own or have an interest in farmland, list it in Part 1**46 Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No Go to Part 7☐ Yes Go to line 47**Current value of the portion you own?**

Do not deduct secured claims or exemptions

47 Farm animals

Examples: Livestock, poultry, farm-raised fish

☒ No☐ Yes\$ 0

Debtor 1

Anna

Middle Name

LEE

Last Name

Case number (if known)

18-14858-TWD

48 Crops—either growing or harvested

☒ No☐ Yes Give specific information

\$

49 Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No☐ Yes

\$

50 Farm and fishing supplies, chemicals, and feed

☒ No☐ Yes

\$

51 Any farm- and commercial fishing-related property you did not already list

☒ No☐ Yes Give specific information

\$

52 Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6 Write that number here



\$ 0

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53 Do you have other property of any kind you did not already list?

Examples Season tickets, country club membership

☒ No☐ Yes Give specific information

\$

\$

\$

54 Add the dollar value of all of your entries from Part 7 Write that number here



\$ 0

Part 8: List the Totals of Each Part of this Form

55 Part 1 Total real estate, line 2

→ \$ 760,000

56 Part 2 Total vehicles, line 5

\$ 2,600

57 Part 3 Total personal and household items, line 15

\$ 6,400

58 Part 4 Total financial assets, line 36

\$ 38,700

59 Part 5 Total business-related property, line 45

\$ 0

60 Part 6 Total farm- and fishing-related property, line 52

\$ 0

61 Part 7 Total other property not listed, line 54

+\$ 0

62 Total personal property Add lines 56 through 61

\$

Copy personal property total → +\$ 47,700

63 Total of all property on Schedule A/B Add line 55 + line 62

\$ 807,700

Fill in this information to identify your case:

Debtor 1 Anna LEE
First Name Middle Name Last Name
Debtor 2
(Spouse if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the Western District of Washington
Case number 18-14858-TWD
(If known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1 Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions 11 U.S.C. § 522(b)(2)

2 For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description <u>ID Number 405880-1800-066</u> Line from <i>Schedule A/B</i> _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from <i>Schedule A/B</i> _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from <i>Schedule A/B</i> _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

3 Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description _____ Line from Schedule A/B _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Fill in this information to identify your case:

Debtor 1

Anna

Middle Name

LEE

Last Name

Debtor 2

(Spouse, if filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the Western District of Washington

Case number
(If known)

18-14858-TWD

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1 Do any creditors have claims secured by your property?

- ☐ No Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes Fill in all of the information below.

Part 1: List All Secured Claims

2 List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
---	--	--

2.1 SELENE Finance Describe the property that secures the claim

Creditor's Name

P.O. Box 71243

Number

Street

Single home resident

Philadelphia PA 19176

City

State

ZIP Code

\$317,888 \$360,000

Original

+
Past due
207,907

Total of

\$472,000

Who owes the debt? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

As of the date you file, the claim is Check all that apply

- ☒ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien Check all that apply

- ☒ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

☐ Check if this claim relates to a community debt

Date debt was incurred 2018

Last 4 digits of account number 5319

2.2 Describe the property that secures the claim

Creditor's Name

Number

Street

City

State

ZIP Code

Who owes the debt? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

As of the date you file, the claim is Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien Check all that apply

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here

Fill in this information to identify your case:

Debtor 1 Anna LEE
First Name Middle Name Last Name

Debtor 2
(Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of Washington

Case number
(if known) 18-14858-TWD

Check if this is

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1 Fill in your employment information

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

☐ Employed
☒ Not employed

☐ Employed
☐ Not employed

Occupation

Car Accident Wage loss

Employer's name

Employer's address

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2 List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

	For Debtor 1	For Debtor 2 or non-filing spouse
2	\$ <u>3500</u>	\$ _____

3 Estimate and list monthly overtime pay

	For Debtor 1	For Debtor 2 or non-filing spouse
3	+\$ _____	+\$ _____

4 Calculate gross income. Add line 2 + line 3

	For Debtor 1	For Debtor 2 or non-filing spouse
4	\$ _____	\$ _____

Debtor 1

Anna

Middle Name

LEE

Last Name

Case number (if known)

18-14858-TWD

For Debtor 1

For Debtor 2 or
non-filing spouse

Copy line 4 here

→ 4

\$

\$

5 List all payroll deductions

5a Tax, Medicare, and Social Security deductions

5a \$

\$

5b Mandatory contributions for retirement plans

5b \$

\$

5c Voluntary contributions for retirement plans

5c \$

\$

5d Required repayments of retirement fund loans

5d \$

\$

5e Insurance

5e \$

\$

5f Domestic support obligations

5f \$

\$

5g Union dues

5g \$

\$

5h Other deductions Specify

5h + \$

+ \$

6 Add the payroll deductions Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h

6 \$

\$

7 Calculate total monthly take-home pay Subtract line 6 from line 4

7 \$

\$

8 List all other income regularly received

8a Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income

8a \$

\$

8b Interest and dividends

8b \$

\$

8c Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement

8c \$

\$

8d Unemployment compensation

8d \$

\$

8e Social Security

8e \$

\$

8f Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies

Specify

8f \$

\$

8g Pension or retirement income

8g \$

\$

8h Other monthly income Specify

Contribution (House income)

8h + \$ 5000

+ \$

9 Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h

9 \$

\$

10 Calculate monthly income Add line 7 + line 9

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse

10 \$

+

\$

\$

11 State all other regular contributions to the expenses that you list in Schedule J

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J

Specify

11 + \$

12 Add the amount in the last column of line 10 to the amount in line 11 The result is the combined monthly income

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies

12 \$ 8500

Combined
monthly income

13 Do you expect an increase or decrease within the year after you file this form?

☒ No☐ Yes Explain

Fill in this information to identify your case:

Debtor 1 Anna LEE
First Name Middle Name Last Name

Debtor 2
(Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of Washington

Case number 18-14858-TWD
(if known)

Check if this is

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1 Is this a joint case?

- ☒ No Go to line 2
- ☐ Yes Does Debtor 2 live in a separate household?

- ☐ No
- ☐ Yes Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2 Do you have dependents?

Do not list Debtor 1 and Debtor 2

Do not state the dependents' names

- ☒ No
- ☐ Yes Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3 Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

4 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4

- 4a Real estate taxes
- 4b Property, homeowner's, or renter's insurance
- 4c Home maintenance, repair, and upkeep expenses
- 4d Homeowner's association or condominium dues

Your expenses

4 \$ 2,900

4a \$ included

4b \$ included

4c \$ included

4d \$ included

Debtor 1

Anna Lee
 First Name Middle Name Last Name

Case number (if known)

18-14858-TWD

Your expenses

5	Additional mortgage payments for your residence , such as home equity loans	5	\$ <u>0</u>
6	Utilities:		
6a	Electricity, heat, natural gas	6a	\$ <u>260</u>
6b	Water, sewer, garbage collection	6b	\$ <u>200</u>
6c	Telephone, cell phone, Internet, satellite, and cable services	6c	\$ <u>160</u>
6d	Other Specify _____	6d	\$ _____
7	Food and housekeeping supplies	7	\$ <u>300</u>
8	Childcare and children's education costs	8	\$ _____
9	Clothing, laundry, and dry cleaning	9	\$ _____
10	Personal care products and services	10	\$ _____
11	Medical and dental expenses	11	\$ <u>100</u>
12	Transportation Include gas, maintenance, bus or train fare Do not include car payments	12	\$ <u>200</u>
13	Entertainment, clubs, recreation, newspapers, magazines, and books	13	\$ <u>50</u>
14	Charitable contributions and religious donations	14	\$ <u>0</u>
15	Insurance Do not include insurance deducted from your pay or included in lines 4 or 20		
15a	Life insurance	15a	\$ _____
15b	Health insurance	15b	\$ _____
15c	Vehicle insurance	15c	\$ <u>120</u>
15d	Other insurance Specify _____	15d	\$ _____
16	Taxes Do not include taxes deducted from your pay or included in lines 4 or 20 Specify <u>Sale Tax</u>	16	\$ <u>317</u>
17	Installment or lease payments		
17a	Car payments for Vehicle 1	17a	\$ _____
17b	Car payments for Vehicle 2	17b	\$ _____
17c	Other Specify _____	17c	\$ _____
17d	Other Specify _____	17d	\$ _____
18	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I)	18	\$ _____
19	Other payments you make to support others who do not live with you Specify _____	19	\$ _____
20	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I Your Income		
20a	Mortgages on other property	20a	\$ _____
20b	Real estate taxes	20b	\$ _____
20c	Property, homeowner's, or renter's insurance	20c	\$ _____
20d	Maintenance, repair, and upkeep expenses	20d	\$ _____
20e	Homeowner's association or condominium dues	20e	\$ _____

Debtor 1

Anna LEE
First Name Middle Name Last Name

Case number (if known) 18-14858-TWD

21 Other Specify

Mortgage

21 +\$

2900

22 Calculate your monthly expenses

22a Add lines 4 through 21

22b Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c Add line 22a and 22b The result is your monthly expenses

22a

\$

1707

22b

\$

0

22c

\$

1707

23 Calculate your monthly net income

23a Copy line 12 (your combined monthly income) from Schedule I

23b Copy your monthly expenses from line 22c above

23c Subtract your monthly expenses from your monthly income
The result is your monthly net income

23a

\$

8500

23b

-\$

4607

23c

\$

3893

24 Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No☐ Yes

Explain here

Fill in this information to identify your case:

Debtor 1 Anna LEE
First Name Middle Name Last Name

Debtor 2
(Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of Washington

Case number (if known) 18-14858-TWD

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1 What is your current marital status?

- ☐ Married
☒ Not married

2 During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2

Dates Debtor 2
lived there

Number Street

From _____
To _____

City State ZIP Code

Number Street

From _____
To _____

City State ZIP Code

Number Street

☐ Same as Debtor 1

City State ZIP Code

Number Street

☐ Same as Debtor 1

City State ZIP Code

From _____
To _____

☐ Same as Debtor 1

From _____
To _____

☐ Same as Debtor 1

3 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes Make sure you fill out Schedule H Your Codebtors (Official Form 106H)

Part 2: Explain the Sources of Your Income

Debtor 1

Anna
First Name Middle NameLEE
Last Name

Case number (if known)

18-14858-TWD

4 Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1

☒ No☐ Yes Fill in the detailsFrom January 1 of current year until
the date you filed for bankruptcy

For last calendar year

(January 1 to December 31, 2018)
YYY

For the calendar year before that

(January 1 to December 31, 2017)
YYY

Debtor 1

Sources of income
Check all that apply

- ☐
- Wages, commissions,
-
- bonuses, tips
-
- ☐
- Operating a business

- ☒
- Wages, commissions,
-
- bonuses, tips
-
- ☐
- Operating a business

- ☐
- Wages, commissions,
-
- bonuses, tips
-
- ☐
- Operating a business

Gross income
(before deductions and
exclusions)\$ 0\$ 62,000\$ 71,000

Debtor 2

Sources of income
Check all that apply

- ☐
- Wages, commissions,
-
- bonuses, tips
-
- ☐
- Operating a business

- ☐
- Wages, commissions,
-
- bonuses, tips
-
- ☐
- Operating a business

- ☐
- Wages, commissions,
-
- bonuses, tips
-
- ☐
- Operating a business

Gross income
(before deductions and
exclusions)

\$

\$

\$

5 Did you receive any other income during this year or the two previous calendar years?Include income regardless of whether that income is taxable. Examples of *other income* are alimony, child support, Social Security, unemployment, and other public benefit payments, pensions, rental income, interest, dividends, money collected from lawsuits, royalties, and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No☐ Yes Fill in the details

Debtor 1

Sources of income
Describe below**Gross income from
each source**
(before deductions and
exclusions)

Debtor 2

Sources of income
Describe below**Gross income from
each source**
(before deductions and
exclusions)From January 1 of current year until
the date you filed for bankruptcy

For last calendar year

(January 1 to December 31,)
YYY

For the calendar year before that

(January 1 to December 31,)
YYY

Debtor 1

AUNA

Middle Name

LEE

Last Name

Case number (if known)

18-14858-TWD

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6 Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No **Neither Debtor 1 nor Debtor 2 has primarily consumer debts** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose"

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No Go to line 7

- ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment

- ☐ Yes **Debtor 1 or Debtor 2 or both have primarily consumer debts**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No Go to line 7

- ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for
Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
City State ZIP Code				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
City State ZIP Code				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
City State ZIP Code				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other

Debtor 1 AWA Lee
First Name Middle Name Last Name

Case number (if known) 18-14858-TWD

7 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives, any general partners, relatives of any general partners, partnerships of which you are a general partner, corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities, and any managing agent, including one for a business you operate as a sole proprietor 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☐ No

☐ Yes List all payments to an insider

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

8 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☐ No

☐ Yes List all payments that benefited an insider

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1

ANNA Lee
 First Name Middle Name Last Name

Case number (if known) 18-14858-TWD

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9 Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes

- ☐ No
☐ Yes Fill in the details

Nature of the case	Court or agency	Status of the case
Case title _____ _____ Case number _____	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title _____ _____ Case number _____	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below

- ☐ No Go to line 11
☐ Yes Fill in the information below

Describe the property	Date	Value of the property
Creditor's Name _____ Number Street _____ City State ZIP Code _____	_____	\$ _____
Explain what happened <input type="checkbox"/> Property was repossessed <input type="checkbox"/> Property was foreclosed <input type="checkbox"/> Property was garnished <input type="checkbox"/> Property was attached, seized, or levied		
Creditor's Name _____ Number Street _____ City State ZIP Code _____	_____	\$ _____
Explain what happened <input type="checkbox"/> Property was repossessed <input type="checkbox"/> Property was foreclosed <input type="checkbox"/> Property was garnished <input type="checkbox"/> Property was attached, seized, or levied		

Debtor 1

Anna Lee
 First Name Middle Name Last Name

Case number (if known) 18-14858-TWD

11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☐ No
☐ Yes Fill in the details

Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____		
Number _____ Street _____		\$ _____
City _____ State _____ ZIP Code _____		
Last 4 digits of account number XXXX- _____		

12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No
☐ Yes Fill in the details for each gift

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____			\$ _____
Number _____ Street _____			\$ _____
City _____ State _____ ZIP Code _____			
Person's relationship to you _____			
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____			\$ _____
Number _____ Street _____			\$ _____
City _____ State _____ ZIP Code _____			
Person's relationship to you _____			

Debtor 1

ANNA

Lee

First Name Middle Name Last Name

Case number (if known) 18-14858-TWD

14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No
- ☐ Yes Fill in the details for each gift or contribution

Gifts or contributions to charities
that total more than \$600

Describe what you contributed

Date you
contributed

Value

Charity's Name

\$

Number Street

\$

City State ZIP Code

Part 6: List Certain Losses

15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☐ No
- ☐ Yes Fill in the details

Describe the property you lost and
how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid List pending insurance
claims on line 33 of *Schedule A/B Property*Date of your
lossValue of property
lost

\$

Part 7: List Certain Payments or Transfers

16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy

- ☐ No
- ☐ Yes Fill in the details

Description and value of any property transferred

Date payment or
transfer was
made

Amount of payment

Person Who Was Paid

Number Street

\$

City State ZIP Code

\$

Email or website address

Person Who Made the Payment, if Not You

Debtor 1

ANNA lee
 First Name Middle Name Last Name

Case number (if known) 18-14858-TWD

Description and value of any property transferred

Date payment or
transfer was madeAmount of
payment

Person Who Was Paid

Number Street

City State ZIP Code

Email or website address

Person Who Made the Payment (if Not You)

- 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
 Do not include any payment or transfer that you listed on line 16

- ☐ No
☐ Yes Fill in the details

Description and value of any property transferred

Date payment or
transfer was made

Amount of payment

Person Who Was Paid

Number Street

City State ZIP Code

- 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property)
 Do not include gifts and transfers that you have already listed on this statement

- ☐ No
☐ Yes Fill in the details

Description and value of property
transferredDescribe any property or payments received
or debts paid in exchangeDate transfer
was made

Person Who Received Transfer

Number Street

City State ZIP Code

Person's relationship to you

Person Who Received Transfer

Number Street

City State ZIP Code

Person's relationship to you

Debtor 1

bmg

First Name

Middle Name

lee

Last Name

Case number (if known)

18-14858-TWD

19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*)

- ☐ No
☐ Yes Fill in the details

Description and value of the property transferred

Date transfer was made

Name of trust _____

Part 2: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts, certificates of deposit, shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions

- ☐ No
☐ Yes Fill in the details

Last 4 digits of account number

Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer

Name of Financial Institution

XXXX- _____

☐ Checking

\$ _____

Number Street

☐ Savings☐ Money market☐ Brokerage☐ Other _____

City State ZIP Code

Name of Financial Institution

XXXX- _____

☐ Checking

\$ _____

Number Street

☐ Savings☐ Money market☐ Brokerage☐ Other _____

City State ZIP Code

21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No
☐ Yes Fill in the details

Who else had access to it?

Describe the contents

Do you still have it?

- ☐ No
☐ Yes

Name of Financial Institution

Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Debtor 1

Anna Lee
 First Name Middle Name Last Name

Case number (if known) 18-14858-TWD

22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No
☐ Yes Fill in the details

Who else has or had access to it?

Describe the contents

Do you still have it?

- ☐ No
☐ Yes

Name of Storage Facility

Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Part 9: Identify Property You Hold or Control for Someone Else

23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone

- ☐ No
☐ Yes Fill in the details

Where is the property?

Describe the property

Value

Owner's Name

\$

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term

Report all notices, releases, and proceedings that you know about, regardless of when they occurred

24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No
☐ Yes Fill in the details

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Debtor 1

Bruna Lee
 First Name Middle Name Last Name

Case number (if known) 18-14858-TWA

25 Have you notified any governmental unit of any release of hazardous material?

- ☐ No
☐ Yes Fill in the details

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Code		
City State ZIP Code			

26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders

- ☐ No
☐ Yes Fill in the details

Case title	Court or agency	Nature of the case	Status of the case
	Court Name		<input type="checkbox"/> Pending
	Number Street		<input type="checkbox"/> On appeal
Case number	City State ZIP Code		<input type="checkbox"/> Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No None of the above applies Go to Part 12
☐ Yes Check all that apply above and fill in the details below for each business

Describe the nature of the business		Employer identification number
Business Name		Do not include Social Security number or ITIN
Number Street		EIN - - - - -
	Name of accountant or bookkeeper	Dates business existed
		From To
City State ZIP Code		
Business Name	Describe the nature of the business	Employer identification number
		Do not include Social Security number or ITIN
Number Street		EIN - - - - -
	Name of accountant or bookkeeper	Dates business existed
		From To
City State ZIP Code		

Debtor 1

Anna Lee
First Name Middle Name Last Name

Case number (if known) 18-14858-TWD

Describe the nature of the business

Business Name

Number Street

City State ZIP Code

Name of accountant or bookkeeper

Employer Identification number

Do not include Social Security number or ITIN

EIN - - - - -

Dates business existed

From To

28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties

☐ No

☐ Yes Fill in the details below

Date issued

Name

MM / DD / YYYY

Number Street

City State ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x Ameliah
Signature of Debtor 1

x _____
Signature of Debtor 2

Date 01-10-19

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☐ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☐ No
☐ Yes Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts
Consumer debts are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code

- Chapter 7 — Liquidation
- Chapter 11 — Reorganization
- Chapter 12 — Voluntary repayment plan for family farmers or fishermen
- Chapter 13 — Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay

- most taxes,
- most student loans,
- domestic support and property settlement obligations,

- most fines, penalties, forfeitures, and criminal restitution obligations, and
- certain debts that are not listed in your bankruptcy papers

You may also be required to pay debts arising from

- fraud or theft,
- fraud or defalcation while acting in breach of fiduciary capacity,
- intentional injuries that you inflicted, and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U S trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.